The Local Enterprise Assistance Fund (LEAF) seeks a Loan Officer to grow its community lending program. Working closely with the Director of Lending, the Loan Officer will develop a pipeline of borrowers that align with LEAF’s mission and lending criteria, and help manage the lending process. An ideal candidate will have a strong instinct for community outreach and marketing, experience in small business lending or development, sharp financial analysis skills, and a shared commitment to LEAF’s values of economic and racial justice.

About LEAF:

LEAF is a Boston based Community Development Financial Institution (CDFI). It promotes human and economic development by providing financing and technical assistance to cooperatives, small businesses in communities of color, and social purpose ventures that create and save jobs for low-income people. LEAF’s three program areas are:

- **Access to Healthy Food.** LEAF provides financing to food cooperatives throughout the country and to independent supermarkets, grocery stores, and other organizations along the food supply chain in Massachusetts.

- **Access to Affordable Housing.** LEAF provides financing to housing cooperatives, land trusts and other organizations like CDC’s that work to increase affordable housing availability.

- **Financial and Economic Inclusion.** LEAF provides financing and technical assistance to small businesses in communities of color in Massachusetts. LEAF also provides financing to worker cooperatives throughout the country.

Working at LEAF is great for those who love to learn, enjoy contributing to community development, and want to have a large impact on a smaller organization. Our website is: [www.leaffund.org](http://www.leaffund.org)

Role & Responsibilities:

The Loan Officer will conduct outreach to potential LEAF borrowers, guide applicants through the lending process, and manage a portfolio of borrower relationships. The Loan Officer will focus particularly on financing small businesses that create quality jobs and access to healthy food in Greater Boston’s communities of color, but should have the versatility and interest to work across LEAF’s program areas. The Loan Officer will also support the day-to-day operations of LEAF’s loan fund. Typical responsibilities will include:
• **Business Development - 60%**
  - Respond to loan inquiries and referrals. Proactively cultivate new referral relationships, and deepen existing partnerships.
  - Guide potential borrowers through LEAF’s lending process, assess applicants’ fit with LEAF’s mission, and negotiate loan terms.
  - Market LEAF to potential borrowers. Represent LEAF at public events, and identify opportunities for community outreach. Conduct direct sales calls.
  - Maintain up-to-date information on loan applicants in LEAF’s Salesforce system, and follow up on open leads.

• **Credit Analysis - 20%**
  - Analyze loan applications for eligibility, using LEAF’s credit underwriting guidelines.
  - Review applicants’ business plans, financial statements and credit reports. Conduct due diligence to verify factual information and resolve any inconsistencies.
  - Compose credit memoranda, and present to LEAF’s loan committee for approval.

• **Portfolio Management - 15%**
  - Monitor existing borrower relationships. Maintain correspondence and rapport with borrowers, and quickly identify any potential issues.
  - Maintain complete, up-to-date loan files. Enter information into LEAF’s loan database system.
  - Participate in LEAF’s annual portfolio review.

• **Miscellaneous and Fundraising - 5%**
  - Assist with preparation of funding applications and reports
  - Identify new opportunities and resources for LEAF to pursue. Support special projects as they may arise.

**Qualifications:**

- Enthusiasm for LEAF’s mission
- 3-5+ years of commercial lending experience, especially in a community development context
- Degree in business, finance, accounting, community development, public administration, urban planning, or related disciplines (4-year degree required, masters welcomed)
- Ability to analyze business financial statements.
- Instinct for building relationships, and comfortable with public speaking. Experience and aptitude to serve diverse constituencies
- Sales oriented personality.
- Strong technological, verbal, and written communication skills
- Strong organizational and time management skills, and sharp attention to detail
- Familiarity with Boston’s small business community
- Ability to speak multiple languages is a plus
Experience working in the areas of small business development, healthy food access and/or local food systems is a plus.

Benefits & Culture:

LEAF provides competitive compensation, adjusted for experience. Further benefits include:

- Premium health and disability insurance, premiums 100% covered by LEAF
- Performance-based annual bonus
- Four weeks paid vacation annually
- Continuing education/tuition reimbursement on approved programs, up to $1,500 annually
- Friendly colleagues that are passionate about what they do and want to help you succeed

How to Apply:

Interested candidates should email a resume and cover letter to jobs@leaffund.org.

LEAF is an equal opportunity employer committed to assembling a diverse team. Women, persons of color, and candidates from other historically underrepresented backgrounds are strongly encouraged to apply.